

Remarks

In the Office Action, the Examiner requires that applicants restrict this application to one of three groups of claims, which the Examiner alleges are distinct inventions and has classified as follows:

- (i) Claims 1-12, drawn to insurance claims processing, classified in class 705, subclass 4;
- (ii) Claims 13-28 and 35-40, drawn to financial/credit risk assessment, classified in class 705, subclass 38; and
- (iii) Claims 29-34, drawn to secure business transactions requiring authentication, classified in class 705, subclass 67.

In response, applicants hereby elect to pursue claims 1-12 in the present application and have canceled claims 13-40 from the present application, without prejudice. Applicants reserve the right to file one or more divisional applications directed to the non-elected groups of inventions based on the present application as filed.

Applicants believe that no additional fees are due in connection with this Response. If additional fees are due, the Commissioner is hereby authorized to charge all fees due to Attorney's Deposit Account No. 16-2500.

In view of the foregoing, favorable consideration of the application and allowance of all pending claims in due course is respectfully requested.

Respectfully submitted,

A handwritten signature in cursive script, reading "Tzvi Hirshaut", written over a horizontal line.

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